

**Information to identify the case:**

Debtor 1

John Graham

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0774

EIN --

Debtor 2

Patricia Graham

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2189

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-11503-VFP

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John Graham  
aka John M Graham

Patricia Graham  
aka Patricia C Graham

9/1/22

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John Graham  
Patricia Graham  
Debtors

Case No. 18-11503-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 01, 2022

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2022:**

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db/jdb    | + John Graham, Patricia Graham, 82 New York Avenue, Dumont, NJ 07628-2410                       |
| 517296583 | + Barclays Bank Delaware (FDIC), Headquarters, 125 South West Street, Wilmington, DE 19801-5014 |
| 517296602 | + Discover Bank (FDIC), 502 E. Market Street, Greenwood, DE 19950-9700                          |
| 517296607 | + Dumont Tax Collector, 50 Washington Avenue, Dumont, NJ 07628-3647                             |
| 517296610 | + Fiona Graham, 82 New York Avenue, Dumont, NJ 07628-2410                                       |
| 517296612 | Home Depot Corporate Offices, 2455 Paces Ferry Road NW, Atlanta, GA 30339                       |
| 517296617 | + PNC Bank, NA (FDIC), 222 Delaware Avenue, Wilmington, DE 19801-1621                           |
| 517296620 | + Sears Corporate Headquarters, 3333 Beverly Road, Hoffman Estates, IL 60179-0001               |

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov        | Sep 01 2022 20:58:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Sep 01 2022 20:58:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr        | + EDI: RMSC.COM                            | Sep 02 2022 00:53:00 | Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021   |
| 517296575 | EDI: BANKAMER.COM                          | Sep 02 2022 00:53:00 | Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019   |
| 517296576 | + EDI: BANKAMER.COM                        | Sep 02 2022 00:53:00 | Bank of America, P.O. Box 982238, El Paso, TX 79998-2238   |
| 517296571 | + EDI: BANKAMER.COM                        | Sep 02 2022 00:53:00 | Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012  |
| 517296580 | + EDI: BANKAMER2.COM                       | Sep 02 2022 00:53:00 | Bank of America (FDIC), Corporate Office, 100 North Tryon Street, Charlotte, NC 28202-4000   |
| 517438963 | + EDI: BANKAMER2.COM                       | Sep 02 2022 00:53:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  |
| 517296582 | + EDI: TSYS2                               | Sep 02 2022 00:53:00 | Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803   |
| 517296581 | + EDI: TSYS2                               | Sep 02 2022 00:53:00 | Barclays Bank Delaware, 100 S West Street, Wilmington, DE 19801-5015   |
| 517296587 | EDI: CITICORP.COM                          | Sep 02 2022 00:53:00 | Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037  |

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|-----------|---|----------------------|--|
| 517296588 | + EDI: CITICORP.COM                               | Sep 02 2022 00:53:00 | Citibank, NA (FDIC), 701 East 60th Street, North, Sioux Falls, SD 57104-0432   |
| 517296590 | + EDI: CITICORP.COM                               | Sep 02 2022 00:53:00 | Citibank/Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283  |
| 517296589 | + EDI: CITICORP.COM                               | Sep 02 2022 00:53:00 | Citibank/Sears, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040                                    |
| 517296592 | + EDI: CITICORP.COM                               | Sep 02 2022 00:53:00 | Citibank/The Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497   |
| 517296591 | + EDI: CITICORP.COM                               | Sep 02 2022 00:53:00 | Citibank/The Home Depot, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040                           |
| 517296593 | + EDI: CITICORP.COM                               | Sep 02 2022 00:53:00 | Citicards, P.O. Box 6241, Sioux Falls, SD 57117-6241   |
| 517296598 | + EDI: CITICORP.COM                               | Sep 02 2022 00:53:00 | Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241  |
| 517296594 | + EDI: CITICORP.COM                               | Sep 02 2022 00:53:00 | Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040                                    |
| 517296605 | EDI: DISCOVER.COM                                 | Sep 02 2022 00:53:00 | Discover Financial, P.O. Box 15316, Wilmington, DE 19850   |
| 517296601 | + EDI: DISCOVER.COM                               | Sep 02 2022 00:53:00 | Discover, P.O. Box 71084, Charlotte, NC 28272-1084   |
| 517313691 | EDI: DISCOVER.COM                                 | Sep 02 2022 00:53:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 517296603 | + EDI: DISCOVER.COM                               | Sep 02 2022 00:53:00 | Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025   |
| 517296608 | ^ MEBN  | Sep 01 2022 20:55:55 | Equifax, 1550 Peartree Street NW, Atlanta, GA 30309-2468   |
| 517296609 | ^ MEBN  | Sep 01 2022 20:54:41 | Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037   |
| 517296584 | EDI: JPMORGANCHASE                                | Sep 02 2022 00:53:00 | Chase, P.O. Box 15123, Wilmington, DE 19850-5123   |
| 517296585 | EDI: JPMORGANCHASE                                | Sep 02 2022 00:53:00 | Chase Bank USA, NA (FDIC), 200 White Clay Center Drive, Newark, DE 19711   |
| 517296586 | EDI: JPMORGANCHASE                                | Sep 02 2022 00:53:00 | Chase Card, P.O. Box 15298, Wilmington, DE 19850   |
| 517296613 | EDI: JPMORGANCHASE                                | Sep 02 2022 00:53:00 | JPMorgan Chase Bank, N.A. (FDIC), 1111 Polaris Parkway, Columbus, OH 43240   |
| 517433303 | Email/PDF: resurgentbknotifications@resurgent.com | Sep 01 2022 21:07:35 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517296616 | Email/Text: Bankruptcy.Notices@pnc.com            | Sep 01 2022 20:58:00 | PNC Bank, 1 Financial Parkway, Kalamazoo, MI 49009   |
| 517296614 | Email/Text: Bankruptcy.Notices@pnc.com            | Sep 01 2022 20:58:00 | PNC Bank, Att: Bankruptcy Department, P.O. Box 94982, Mailstop Br-Yb58-01-5, Cleveland, OH 44101   |
| 517296615 | Email/Text: Bankruptcy.Notices@pnc.com            | Sep 01 2022 20:58:00 | PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177   |
| 517437340 | Email/Text: Bankruptcy.Notices@pnc.com            | Sep 01 2022 20:58:00 | PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101  |
| 517394764 | EDI: PRA.COM                                      |                      |  |

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|           |   | Sep 02 2022 00:53:00 | Portfolio Recovery Associates, LLC, c/o Barclaycard Arrival Plus, POB 41067, Norfolk VA 23541 |
| 517296619 | + Email/Text: bankruptcyteam@quickenloans.com | Sep 01 2022 20:58:00 | Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577                                     |
| 517296618 | + Email/Text: bankruptcyteam@quickenloans.com | Sep 01 2022 20:58:00 | Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573                                   |
| 517341637 | + Email/Text: bankruptcyteam@quickenloans.com | Sep 01 2022 20:58:00 | Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408                               |
| 517296621 | EDI: CITICORP.COM                             | Sep 02 2022 00:53:00 | Sears Credit Cards/Citibank, P.O. Box 78051, Phoenix, AZ 85062-8051                           |
| 517365433 | + EDI: RMSC.COM                               | Sep 02 2022 00:53:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 517296623 | Email/Text: DASPUBREC@transunion.com          | Sep 01 2022 20:58:00 | Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661                          |
| 517296622 | ^ MEBN  | Sep 01 2022 20:54:58 | Trans Union, P.O. Box 2000, Chester, PA 19016-2000  |

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 517296577 | *+            | Bank of America, P.O. Box 982238, El Paso, TX 79998-2238  |
| 517296578 | *+            | Bank of America, P.O. Box 982238, El Paso, TX 79998-2238  |
| 517296579 | *+            | Bank of America, P.O. Box 982238, El Paso, TX 79998-2238  |
| 517296572 | *+            | Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012   |
| 517296573 | *+            | Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012   |
| 517296574 | *+            | Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012   |
| 517296599 | *+            | Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241   |
| 517296600 | *+            | Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241   |
| 517296595 | *+            | Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040   |
| 517296596 | *+            | Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040   |
| 517296597 | *+            | Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040   |
| 517296606 | *P++          | DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, P.O. Box 15316, Wilmington, DE 19850 |
| 517296604 | *+            | Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025  |
| 517296611 | *+            | Fiona Graham, 82 New York Avenue, Dumont, NJ 07628-2410   |

TOTAL: 0 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2022

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2022 at the address(es) listed below:

| Name                  | Email Address  |
|-----------------------|--|
| Brian C. Nicholas     | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Denise E. Carlon      | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com   |
| Marie-Ann Greenberg   | magecf@magtrustee.com  |
| Rebecca Ann Solarz    | on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com  |
| U.S. Trustee          | USTPRegion03.NE.ECF@usdoj.gov  |
| Virginia E. Fortunato | on behalf of Debtor John Graham njbankruptcy911@gmail.com<br>bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com            |
| Virginia E. Fortunato | on behalf of Joint Debtor Patricia Graham njbankruptcy911@gmail.com<br>bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com  |

TOTAL: 7